

# APPRAISAL AND EVALUATION COMPLIANCE SEMINAR



April 23, 2026 | Courtyard by Marriott, Columbia

## Topics Include

### Federal Laws and Agency Guidance

- EGRPRA
- PAVE Task Force – Appraisal BIAS, impact of new Executive Orders
- Reconsideration of Value (ROV)
- Use of Artificial Intelligence in Appraisals

### State Regulations

- Appraiser Certification Law and Rules
  - Are evaluations allowed?
  - Who can perform evaluations?
  - Who can perform appraisal reviews?
  - Is PAREA accepted for appraiser experience credit?
- Are bank employees exempt from State Certification Law?
- Appraisal Management Companies (AMC) Law and Rules

### Appraisal Exemptions

- Evaluations vs. Appraisals
- Abundance of Caution
- Appraisal Validations (data resources)

### GSE rules and recent form changes

- Reconsideration of Value (ROV)
- Waivers
- Inspections
- ANSI Measurement Requirements – new measurement technology

### The Appraisal Foundation Document Changes

- USPAP 2024
- Real Property Appraiser Qualification Criteria

### Policy and Procedure Development

- Engagement letters
- Review forms
- Risk Breakpoints
- Solutions!

### Hot Topics for Bank Examiners

## About The Seminar

The 2026 Appraisal and Evaluation Compliance seminar provides essential risk management principles and is highly relevant for professionals engaged in the appraisal or evaluation functions within banking. This includes individuals responsible for ordering, managing, or reviewing appraisals, conducting evaluations, and overseeing real estate lending risk management.

This seminar will update you on current regulations and regulatory changes made by the current administration, Agency Guidance including your state laws on evaluations and AMCs and provide guidance on Policy & Procedure decisions. Hot Topics such as Reconsideration of Value, Bias in the Appraisal Process, and the Use of AI in Appraisals and Reviews will also be discussed, along with examiner findings.

## About The Speaker



Cheryl Bonnaffons Bella, MAI, AI-GRS, AQB Certified USPAP Instructor, is a certified appraiser that actively works in the banking industry as an appraisal compliance consultant. She established and managed appraisal departments for a variety of financial institutions and now consults with banks around the nation on appraisal regulatory compliance, department structure, and policy and procedure development. She previously served as Vice President of Bank One Corporation and Appraisal Manager for Hancock Bank. She participated in due diligence analysis as part of bank acquisitions, wrote Corporate-wide appraisal policy and procedures, and authored lender training classes and manuals. Cheryl serves as Chief Compliance officer for this risk management platform, FICRAS (Financial Institution Complete Risk Aversion Solution), which is used by banks across the nation.

## ABA Professional Certifications

American Bankers Association (ABA) Professional Certifications has approved for 7 CRCM credits.

## Date and Location

April 23, 2026

Courtyard by Marriott, Columbia

3301 Lemone Industrial Blvd,  
Columbia, MO, 65201  
573-443-8000

## Room Rate Information

Courtyard by Marriott,  
Columbia

The room rate is \$109.  
The room block cut off date is April 2.

## Schedule

8:45 a.m.	Registration
9 a.m.	Program begins
Noon	Lunch
1 p.m.	Program resumes
4 p.m.	Adjourn

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## Registration Request - Appraisal Compliance

### Who Should Attend

This seminar is a must for anyone involved in the appraisal/evaluation function at a bank, whether they are actively ordering/managing/reviewing appraisals, performing/ordering evaluations or involved in real estate lending risk management. Appraisal Dept. members, evaluators, compliance officers, risk managers, and underwriters need to know the rules and guidance. Lenders may want to attend so they too can understand the appraisal function and learn what product is needed, what level of review is required and what examiners are looking for when they review the appraisal and evaluation function.

### Disabilities and Food Restrictions

If you have any disabilities, please contact Eric Lawson at 573-636-8151 or [elawson@mobankers.com](mailto:elawson@mobankers.com).

### Cancellation/Refunds

Full refunds will be granted for cancellations received by MBA at least 10 days prior to the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted four days prior to the seminar. Substitutions are always permitted.

### Registration Information

Payment by Check or Invoice Fees:

Member Registrations ..... \$295 per person  
Each Additional ..... \$270 per person  
Non-member ..... \$1080 per person

The cost of meals included in this registration fee for this meeting is \$32.00. This information is provided for your bank's tax records, in keeping with the IRS 50 percent deductible provisions under Section 274(n) of the Internal Revenue Code.

### Three Ways to Register

- 573-636-8151
- [mobankers.com](http://mobankers.com)
- Mail check payable to Missouri Bankers Association and form to:  
Missouri Bankers Association  
P.O. Box 57  
Jefferson City, MO 65102

### Organization Information

Bank \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

### Names of Attendee(s) Please register the following individual(s)

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

### Registration Fees

**Member Fee** ..... \$295 per person # \_\_\_\_\_ \$ \_\_\_\_\_

**Each Additional** ..... \$270 per person # \_\_\_\_\_ \$ \_\_\_\_\_

**Nonmember Fees** ..... \$1080 per person # \_\_\_\_\_ \$ \_\_\_\_\_

Total Amount Due ..... \$ \_\_\_\_\_

### Method of Payment

- Invoice the Bank
- Credit Card Payment (Please type)

Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_

No. \_\_\_\_\_

Print Name \_\_\_\_\_

Signature \_\_\_\_\_